

In the Claims

Please amend the claims as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method using a computer system for customer activation of a multi-value card having a primary feature and one or more optional secondary features, wherein the system automatically processes a customer's activation of the multi-value card, said system including a data entry processing center, a workstation, a graphical user interface, and a data storing means comprising the steps of:

- a) receiving said customer's request into said system;
- b) providing at least one or more safety features to determine whether said customer is the person whose name is printed on said multi-value card; and
- c) offering said customer the options of activating the multi-value card by:
 - 1) confirming the customer's desire to activate the primary multi-value card use;
 - 2) determining the customer's election to add a secondary credit card feature;
 - 3) identifying the customer's request to activate any additional use features; and
- d) storing information related to each feature on the multi-value card in a machine-readable format,

wherein an application for the multi-value card is processed as part of an integrated application process whereby the primary multi-value card use, the secondary credit card feature and any additional use features are established in response to a single customer application, and wherein the primary multi-value card use, the secondary credit card feature and any additional use features are linked as of the time the multi-value card is issued or activated associated with the multi-value card prior to issuance of the multi-value card with each feature capable of being activated after issuance.

2. - 34. (Canceled).

35. (Currently Amended) A computerized method for activating a multi-value card allowing activation of different features in multiple activation steps comprising;

a first activation activating at least one feature of the multi-value card;
allowing the customer to use the multi-value card as a card having only said at least one feature;

offering to the customer a subsequent activation of the multi-value card to add at least a second feature; and

storing information related to each feature on the card in a machine-readable format,
wherein an application for the multi-value card is processed as part of an integrated application process whereby the features of the multi-value card are established in response to a single customer application and wherein the features of the multi-value card are ~~linked as of the time the multi-value card is issued or activated~~ associated with the multi-value card prior to issuance of the multi-value card.

36. (Previously Presented) The method of claim 35, wherein said features enable the customer to establish direct relationships with different companies.

37. (Previously Presented) The method of claim 35, wherein at least one feature offered for activation is a transaction card enabling the customer to establish a direct relationship with an individual company.

38. (Previously Presented) The method of claim 35, wherein at least one feature offered for activation is a credit card feature.

39. (Previously Presented) The method of claim 35, wherein at least one feature is a rewards feature.

40. (Previously Presented) The method of claim 35, further comprising sending the customer a card imprinted with the customer's name in a direct mail marketing piece.

41. (Previously Presented) The method of claim 35, wherein at least one feature activated during said first activation is a transaction card feature and at least one feature activated in a subsequent activation is a credit card feature.

42. (Previously Presented) The method of claim 37, wherein said transaction card feature includes a rewards feature.

43. (Previously Presented) The method of claim 39, wherein said rewards are based on a percentage of the total amount spent during each transaction.

44. (Previously Presented) The method of claim 39, wherein the rewards can be redeemed or spent at a specific vendor.

45. (Previously Presented) The method of claim 39, wherein the rewards can be redeemed or spent at several different vendors.

46. (Previously Presented) The method of claim 39, wherein the rewards can be redeemed at any vendor or merchant who accepts the logo printed on the card.

47. (Previously Presented) The method of claim 39, wherein the rewards are credited against at least one of the other features of the card.

48. (Previously Presented) The method of claim 39, further comprising a transaction card and credit card features and wherein the rewards are credited against either of these features.

49. (Currently Amended) The method of claim 39, wherein the customer must establish a credit account with a payment source before activating ~~the primary~~ a first feature.

50. (Previously Presented) The method of claim 39, wherein the payment source is selected from the group consisting of checks, credit cards and debit cards.

51. (Previously Presented) The method of claim 39, wherein the customer may recharge the payment source.

52. (Previously Presented) The method of claim 39, wherein the payment source is one of the features of the card.

53. (Previously Presented) The method of claim 35, wherein said activation steps include the use of telephone, internet, personal computer means or a combination thereof.

54. (Previously Presented) The method of claim 35, further comprising mailing the customer a direct marketing mail piece containing an inactive multi-value card and directing the customer to contact the automated activation process center to activate the card.

55. (Previously Presented) The method of claim 35, further comprising initiating an automatic numbering identification system.

56. (Previously Presented) The method of claim 35, wherein said the first activation includes offering the customer an option to activate a primary transaction card feature, a credit card feature, an additional feature or combinations thereof.

57. (Previously Presented) The method of claim 35, further comprising updating the processing and statement account records.

58. (Previously Presented) The method of claim 35, further comprising an eligibility check for determining whether or not the card has already been activated and what features if any have already being activated.

59. (Previously Presented) The method of claim 35, further comprising offering at least one rebuttal offer for activation of a different feature if an offer for activation of a feature is declined by the customer.

60. - 67. (Canceled).

68. (New) The method of claim 35 wherein at least one feature activated during said first activation is a transaction card feature and at least one feature activated in a subsequent activation is a credit card feature.

69. (New) The method of claim 35 wherein at least one feature activated is a non-credit stored value feature and another feature activated is a credit card feature.